



U.S. Patent Application No.: 10/085,977  
Attorney Docket No.: 47004.000300

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

John J. Loy

Appln. No.: 10/085,977

Filed: February 28, 2002

For: Trade Receivable Processing Method  
and Apparatus

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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: Group Art Unit: 3628  
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: Examiner: F. Poinvil  
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**RESPONSE**

Sir:

In response to the Office Action dated June 16, 2006, please consider the following remarks regarding the above-identified patent application.